

MRMIP Program Changes

Post-MRMIP Guaranteed Issue Coverage

In accordance with State law, the MRMIP has been disenrolling subscribers who have been enrolled for 36 consecutive months. After December 31, 2007, the requirement of disenrolling subscribers after 36 months enrollment will no longer be in effect. Instead, subscribers will continue to be enrolled in MRMIP for as long as they qualify for the MRMIP and are not past due on their subscriber contribution payments. MRMIP concluded the requirement of disenrolling subscribers who have been enrolled for 36 consecutive months on September 30, 2007.

Deductible

The MRMIP has an annual \$450 deductible you must satisfy before the plan will begin paying for covered services. Effective February 1, 2008, you are responsible for charges for certain covered services subject to the deductible and the plans will not cover these services until you meet the deductible in that calendar year. The only payments that count toward a deductible are those you make for covered services that are subject to the deductible. After you meet the deductible and for the remainder of the calendar year, you pay only the applicable copayment subject to the annual out-of-pocket maximum. Payments for services provided by In-Network and Out-of-Network Providers and prescription payments apply toward the \$450 annual deductible.